

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 12-37273-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Betina C. Finch  
81 Cleveland Avenue  
Colonia, NJ 07067-2320

Social Security No.:

xxx-xx-1010

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 30, 2013.

On June 19, 2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: July 19, 2017  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 20, 2017

JAN: mrg

Jeanne Naughton  
Clerk

In re:  
Betina C. Finch  
Debtor

Case No. 12-37273-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 66

Date Rcvd: Jun 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2017.

db Betina C. Finch, 81 Cleveland Avenue, Colonia, NJ 07067-2320  
513497353 +Atlanta Gas Light, Elizabethtown Gas, Virginia Natural Gas, 150 W. Main St., Suite 1510, Norfolk, VA 23510-1775  
513497354 Bank Of America, 4060 Ogletown/Stanton Road, Newark, DE 19713  
513497356 +Barclays Bank Of Delaware, 125 South West Street, Wilmington, DE 19801-5014  
513772155 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
513601024 +Dario Yacker Suarez Albert LLC, Att: Shelley Albert, 345 Union St, Hackensack, NJ 07601-4304  
513497359 +Dario, Yacker, Suarez & Albert, LLC, 1590 Anderson Avenue, Fort Lee, NJ 07024-2711  
513497360 +Department Stores National Bank/Macys, Nco Financial Systems, Inc., PO Box 4275, Norcross, GA 30091-4275  
513497361 E-Z Pass New Jersey, Violation Processing, PO Box 52005, Newark, NJ 07101-8205  
513497362 E-Z Pass Transportation Service Center, PO Box 52009, Newark, NJ 07101-8209  
513497364 +Elizabeth NJ Firemen's Federal Credit Un, 411 Irvington Avenue, Elizabeth, NJ 07208-2044  
513497365 +Elizabeth Police Credit Union, 1 Police Plaza, Elizabeth, NJ 07201-2300  
513497366 Elizabethtown Gas, P.O. Box 11811, Newark, NJ 07101-8111  
513497367 +Exxon/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497  
513497368 +GC Acquisitions, LLC, Vatic Recovery Solutions, LLC, PO Box 40728, Houston, TX 77240-0728  
516634579 GCAT Management Services 2015-13 LLC, 1209 Orange Street, Wilmington, DE 19801  
516634580 +GCAT Management Services 2015-13 LLC, 1209 Orange Street, Wilmington, DE 19801,  
GCAT Management Services 2015-13 LLC, 1209 Orange Street, Wilmington, DE 19801-1120  
513497369 +Genesis Financial Solutions, Vativ Recovery Solutions LLC,  
As Agent for Genesis Financial Services, P.O. Box 19249, Sugar Land, TX 77496-9249  
513497370 Greater Alliance Federal Credit Union, c/o Raymond Meisenbacher & Sons, 739 East Main St.,  
Bridgewater, NJ 08807-3339  
513497373 +HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
513497374 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
513497372 Hayt, Hayt & Landau, LLC, P.O. Box 500, Eatontown, NJ 07724-0500  
513497375 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519,  
Sauk Rapids, MN 56379)  
516046519 +Kean University, 1000 Morris Ave., Union, NJ 07083-7131  
516634608 MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708  
516634609 MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708, MTGLQ Investors, LP,  
P.O. Box 52708, Irving, CA 92619-2708  
513497378 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
513497379 +Oxford Collection Services, 135 Maxess Road, Suite 2A, Melville, NY 11747-3801  
513497380 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
513497383 +Raymond Meisenbacher & Sons, 739 East Main Street, Bridgewater, NJ 08807-3339  
513497385 +Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633  
513552814 +Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284  
513497387 +Sprint, C/O Pentagroup Financial, 5959 Corporate Drive, Suite 14, Houston, TX 77036-2302  
513497388 +T-Mobile, Law Office Of Mitchell N. Kay, 7 Penn Plaza, New York, NY 10001-3995  
513497389 Trinitas Emergency Solutions, PC, P.O. Box 8500-7316, Philadelphia, PA 19178-7316  
513497390 +Trinitas Regional Medical Center, 225 Williamson Street, Elizabeth, NJ 07202-3625  
513497391 University Radiology Group, PC, P.O. Box 1075, East Brunswick, NJ 08816-1075  
513497392 Verizon, PO Box 3037, Bloomington, IL 61702-3037  
513497393 +Verizon New Jersey, Inc., 500 Technology Drive, Weldon Spring, MO 63304-2225  
513497394 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
(address filed with court: Wachovia Mortgage, P.O. Box 3117, Winston-Salem, NC 27102)  
513497395 +Web Bank, 8405 Southwest Nimbus Avenue, Beaverton, OR 97008-7185  
513760433 +Wells Fargo Bank, 1 Home Campus, MAC# X2303-01A, Des Moines IA 50328-0001  
513497397 +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203  
513780888 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
513497398 Wells Fargo Bank, National Association, P. O. Box 13765, R4057-01P, Roanoke, VA 24037-3765  
513497399 +Wells Fargo Home Mortgage, 3480 Stateview Boulevard, Fort Mills, SC 29715-7203  
513497400 +Zucker, Goldberg & Ackerman, 200 Sheffield Road, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2017 21:08:43 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2017 21:08:42 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
513496958 +E-mail/Text: EBNProcessing@afni.com Jun 20 2017 21:08:45 Afini Inc.,  
Attn: bp recovery Support, PO Box 3427, Bloomington, IL 61702-3427  
513610516 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 20 2017 21:07:02  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
513497352 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 20 2017 21:07:02  
American Infosource Lp As Agent for, T Mobile/T-Mobile USA Inc., PO Box 248848,  
Oklahoma City, OK 73124-8848

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 3  
Total Noticed: 66

Date Rcvd: Jun 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

513497357 +E-mail/Text: bncmail@w-legal.com Jun 20 2017 21:08:46 CANDICA L.L.C.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513497358 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 20 2017 21:00:29 CR Evergreen, LLC,  
MS 550, PO Box 91121, Seattle, WA 98111-9221  
513497363 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 20 2017 21:00:19  
East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
Greenville, SC 29602-0288  
513497371 +E-mail/Text: csocha@greateralliance.org Jun 20 2017 21:08:53  
Greater Alliance Federal Credit Union, 40 West Century Road, Paramus, NJ 07652-1454  
513497376 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 20 2017 21:00:19 LVNV Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
513747817 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 20 2017 21:00:40  
LVNV Funding LLC its successors and assigns, c/o Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
513497377 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 20 2017 21:00:19 LVNV Funding, LLC,  
P.O. Box 740281, Houston, TX 77274-0281  
514351181 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 20 2017 21:06:28  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514351182 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 20 2017 21:07:03  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
513882290 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 20 2017 21:07:03  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541,  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513882289 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 20 2017 21:06:28  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513497381 +E-mail/Text: bankruptcy@pseg.com Jun 20 2017 21:08:32 PSE&G, Attn: Bankruptcy,  
PO Box 490, Cranford NJ 07016-0490  
513497382 E-mail/Text: bnc-quantum@quantum3group.com Jun 20 2017 21:08:41  
Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788,  
Kirkland, WA 98083-0788  
513497384 E-mail/PDF: rmscidi@recoverycorp.com Jun 20 2017 21:00:18  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513758308\* +East Bay Funding LLC, c/o Resurgent Capital Services, PO Box 288,  
Greenville, SC 29602-0288  
514205717\* +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203  
513497355 ##+Bank Of America, P.O. Box 1598, Norfolk, VA 23501-1598  
513497386 ##+Santander Consumer USA, 8585 North Stemmons Freeway, Dallas, TX 75247-3822

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 185

Page 3 of 3  
Total Noticed: 66

Date Rcvd: Jun 20, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor WELLS FARGO BANK, N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor GCAT Management Services 2015-13 LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Robert Manchel on behalf of Debtor Betina C. Finch manchellaw@yahoo.com

TOTAL: 10